

IN THE CLAIMS

1. (Previously presented) A method of processing an electronic payment cheque that relates to a transfer of an amount of money from an account of a first user in a first banking institute (500) to an account of a second user in a second banking institute (550), which processing includes generating digital signatures by means of asymmetric encryption using an asymmetric key pair comprising a private key and a public key, characterized in that, the method comprises the following steps:

in a first SIM card (101a) of the first user, creating an electronic payment cheque and signing the electronic payment cheque with a first signature generated by means of a first private key of a first asymmetric key pair, which first private key is generated on the first SIM card (101a) and resides on the first SIM card (109a) hosted by a first mobile equipment (101b),

via the first mobile equipment (101b) hosting the SIM card (101a) of the first user, transmitting the signed electronic payment cheque to a second SIM card (102a) hosted in a second mobile equipment (102b) of the second user,

in the second SIM card (102a), signing the electronic payment cheque, which has been signed with the first signature, with an additional second signature generated on the second SIM card (102a) by means of a second private key of a second asymmetric key pair, which second private key is generated on the second SIM card (102a) and resides on the second SIM card (102a) hosted by the second mobile equipment (102b),

transmitting the electronic payment cheque signed with the first and the second digital signatures from the second mobile equipment (102b) to a central hub (300), which central hub (300) is in communication with the first and the second banking institutes (500, 550),

in the central hub (300), initiating a deposit of the amount of

money in the electronic payment cheque into the account of the second user by initialising a verification of the second signature at the banking institution (550) of the second user and a verification of the first signature at the banking institution of the first user (500).

2. (Previously presented) Method according to claim 1, wherein the transmittal of the signed electronic payment cheque from the first mobile equipment (101b) hosting the SIM card (101a) of the first user to the second SIM card (102a) hosted in a second mobile equipment (102b) of the second user, is performed via a digital mobile telephone system.

3. (Currently Amended) A method according to claim 1 ~~or 2~~, wherein the signed payment cheque is transmitted as a Short Message by means of the Short Message Servicesystem over the GSM system.

4. (Currently Amended) A method according to claim 1 ~~or 2~~, wherein the signed payment cheque is transmitted as a Short Message by means of Ir, Bluetooth or Wi-Fi standards.

5. (Currently Amended) A method according to ~~any of the claim~~[[s]] 1 ~~to 4~~, wherein creating of an electronic payment cheque comprises indicating a telephone number associated to the second SIM card (102a), an amount to be transferred and an index to the account, wherefrom the amount should be withdrawn.

6. (Currently Amended) A method according to ~~any of the claim~~[[s]] 1 ~~to 5~~, wherein the method further comprises:

via the first mobile equipment (101b), prompting the first user to confirm creation of an electronic payment cheque, which prompting is initiated at the first SIM card (101a) hosted by the first mobile equipment (101b).

7. (Previously Presented) A method according to claim 6, wherein the conformation comprises entering of a PIN-RSA number.

8. (Currently Amended) A method according to ~~any of the claim~~[[s]] 1 to 7, wherein the encrypted electronic payment cheque is fransmitted via a message proxy in the central hub (300).

9. (Previously Presented) A method according to claim 8, wherein the encrypted electronic payment cheque at the message proxy is converted to an SMS Point to-point data download message, which subsequently is transmited to the second SIM card hosted by the second mobile equipment.

10. (Previously Presented) A method of issuing an electronic payment cheque that relates to a transfer of an amount of money from an account of a first user in a first banking institute (500) to an account of a second user in a second banking institute (550), which issuing includes generating a digital signature by means of asymmetric encryption using an asymmetric key pair comprising a private key and a public key, characterized in that, the method comprises the following steps:

in a first SIM cad (101a) of the first user, creating an electronic payment cheque and signing the electronic payment cheque with a first signature generated by means of a first private key of a first asymmetric key pair, which first private key the first private key is generated on the first SIM cad (101a) and resides on the first SIM card (101a)

hosted by a first mobile equipment (101b),

via the first mobile equipment (101b) hosting the SIM card (101a) of the first user, transmitting the signed electronic payment cheque to a second SIM card (102a) hosted in a second mobile equipment (102b) of the second user.

11. (Previously Presented) Method according to claim 10, wherein the transmittal of the signed electronic payment cheque from the first mobile equipment (101b) hosting the SIM card (101a) of the first user to the second SIM card (102a) hosted in a second mobile equipment (102b) of the second user, is performed via a digital mobile telephone system.

12. (Currently Amended) A method according to ~~any of the claim~~[[s]] 10 ~~or 11~~, wherein the signed payment cheque is transmitted as a Short Message by means of the Short Message Service system over the GSM system.

13. (Currently Amended) A method according to ~~any of the claim~~[[s]] 90 ~~to 12~~, wherein the signed payment cheque is transmitted as a Short Message by means of Ir, Bluetooth 10 or Wi-Fi standards.

14. (Currently Amended) A method according to ~~any of the claim~~[[s]] 10 ~~to 13~~, wherein creating of an electronic payment cheque comprises indicating a telephone number associated to the second SIM card (102a), an amount to be transferred and an index to the account, wherefrom the amount should be withdrawn.

15. (Currently Amended) A method according to ~~any of the claim~~[[s]] 10 ~~to 14~~, wherein the signed electronic payment cheque is transmitted via a message proxy.

16. (Previously Presented) A method according to claim 15, wherein the signed electronic payment cheque at the message proxy is converted to an SMS Point-to-point data download message, which subsequently is transmitted to the second SIM card (102a) hosted by the second mobile equipment (102b).

17. (Previously Presented) A method of depositing a received electronic payment cheque that relates to a transfer of an amount of money from an account of a first user in a first banking institute (500) to an account of a second user in a second banking institute (550), which processing includes generating digital signatures by means of asymmetric encryption using an asymmetric key pair comprising a private key and a public key, characterized in that, the method comprises the following steps:

in the second SIM card (102a), signing the received electronic payment cheque, which has been signed with a first signature, with an additional second signature generated on the second SIM card (102a) by means of a second private key of a second asymmetric key pair, which second private key is generated on the second SIM card (102a) and resides on the second SIM card (102a) hosted by the second mobile equipment (102b),

transmitting the electronic payment cheque signed with the first and the second digital signatures from the second mobile equipment (102b) to the central hub (300), which central hub (300) is in communication with the first and the second banking institutes (500, 550),

in the central hub (300), initiating a deposit of the amount of money in the electronic payment cheque into the account of the second user by initialising a verification of the second signature at the banking institution (550) of the second user and a verification of the first signature at the banking institution (500) of the first user.

18. (Previously Presented) A method according to claim 17, wherein the signed received payment cheque is transmitted as a Short Message by means of the Short Message Service system over the GSM system.

19. (Currently Amended) A method according to ~~any of the claim~~[[s]] 17 ~~or 18~~, wherein the signed received electronic payment cheque is transmitted via a message proxy in the central hub (300).